

No. 4938      號八十三百九千四第      日九十月七年酉癸治同      HONGKONG, WEDNESDAY, 10TH SEPTEMBER, 1873.      三拜禮      號十月九英      港香      [PRICE \$2½ PER MONTH.]

FROM this date until further notice, Return of Twenty per cent. (20%) will be made, on the Premium charged on all insurances effected with this Office; such Return being payable on the issue of the Policy.

GIBB, LIVINGSTON & Co.,  
Agents, Imperial Fire Insurance Company  
of 1159 Hongkong, 24th June. 1872.

The Undersigned is authorised to accept risks on behalf of this Office, by Fire, Chinese Steamers and Sailing Ships.  
A. McIVER, Agent.  
of Hongkong, 1st July, 1867.

10 per cent. on the current rates of Premium  
 will be allowed to all contributors.  
**ROBERT S. WALKER & Co.,**  
*Agents, Royal Insurance Company*  
 of 1162 Hongkong, 24th June, 1872.

**M**R. A. D. S. CORDES has this day been admitted a partner in our firm.  
A. CORDES & Co.  
at 458 Tientsin, 1st January, 1873.

until further notice.  
By order, **MICHAEL MOSE,**  
*Secretary*  
at 1231 Hongkong, 30th July, 1873.

PS, No. 34/35 ... 2 cases  
GoD, 41/60 ... 20 cases Wine.  
LFC, in diamond, \$1 ... 1 cask.  
FB&O, 101/214 ... 50 cases Wine.  
Hongkong, 4th September, 1873.

Cargo impeding the discharge of the vessel, will be landed and stored at Consignees' risk and expense.

**AUGUSTINE HEARD & Co.**  
at 1420 Hongkong, 30th August, 1873.







**FOREIGN GOVERNMENT SECURITIES.**

Light-coloured lichen is the best protection against outside heat. Of the three methods by which inside heat escapes, two—evaporation and conduction—are best promoted by allowing a free current of air to circulate

THE UNDERSIGNED, LEUNG A-H-YOW, have for some years established the KWO HING Shop, No. 57, Praya, in this Colony as a Ship Comprodror. The Shop has employed, among them there is one named KOW-KU-KAT, generally known as Chop-choy, and if he has to any relations, friends or acquaintances, who may wish to be engaged to get money, or goods, &c., I, the undersigned, will not be responsible for him. It is a view to avoid trouble in future, this is therefore given.

**KWO HING SHOP,**  
LEUNG A-H-YOW,  
1473 Hongkong, 5th September, 1873.

practical purposes the arrangement of work is no complete, that is, references to the English language in the text of the pages enables a person who understands English to communicate effectively with natives who understand nothing but Chinese. In this respect the work will be found valuable to all Europeans residing in the islands, and to the natives themselves it is especially fully with which very few in the island are perfectly acquainted. To the resident in England and interested in the progress of the islands, the work comprises upwards of two thousand large pages.

TRUENNER & Co.,  
OF, PATERNOSTER ROW;  
AND, 25, ABchurch Lane, LONDON.  
Sole Press, OFFICE, HONGKONG.

WIN SKINNER, SAN FRANCISCO,  
CALIFORNIA

Sole Agent on the Pacific Coast for:  
Best Repeating Arms and Ammunition,  
Best Blasting and Sporting Powder, Fuse  
and for Pacific Fuse Company's Safety  
Fly 721 May 8

炭煤 鐵 鋸 鋸  
WING-KEE COAL SHOP.

Proprietor of the WING-KEE Shop begs to  
inform the public that this shop has been  
established since 1855, at Endicott's Lane, and  
has always a great quantity of BEST  
coal in store for sale. Gentlemen or Ship-  
owners wishing to patronize him, are requested  
to call on his Shop.

Wing-kee, 16th Avenue, 1873.

Hongkong, 30th August, 1873.  
**FOR NEW YORK.**  
 British Ship  
**"SIR HARRY PARKES."**  
 S. Chapman, will sail on or about the  
 10th inst. next,  
 Freight or Passage, apply to  
**AUGUSTIN REARD & Co.**  
 37/39 Hongkong, 32nd August, 1873.  
**FOR SAN FRANCISCO.**  
 British Bark  
**"BALNAGUTH."**  
 J. Master, will load here, and will have  
 to dispatch as above.  
 Freight or Passage, apply to  
**JOSEPH, HADGECOCK & Co.**  
 10, Market Street, Hongkong, 30th Aug. 1873.

Public of  
KONG, HO NAM, and CANTON  
as shops established at those places in  
KONGKONG, at the Central Market,  
he has constantly on hand BEEF,  
L, POULTRY, BREAD, VEGE-  
and OILMAN'S STORES, &c., of  
NAM and CANTON SHOPS, the  
articles, with the addition of SPI-  
DA WATEI, &c., and GAME when  
Persons and Families desirous of patron-  
are requested to apply at the above  
where a list of prices of articles will  
red, which will be supplied at the same  
year round.

HING KEE,  
19th May.

on Packets of printed papers or  
of light weight sent from Hongkong  
into Great Britain by the United States  
Steam Ship, will be as follows

Packets not exceeding 1 ounce	
weight.....	2 cents
Packets above 1 ounce not ex- ceeding 2 ounces.....	4 "
Packets above 2 ounces not ex- ceeding 4 ounces.....	8 "
Packets for every additional four ounces	
above 4 ounces.....	8 "
These rates apply to Printed (Circulars, Price reports, and all printed papers Newspapers, Pamphlets, as well as to Books Patterns or Samples	

**F. W. MITCHELL,**  
Postmaster General

Post Office, April 1862



## Extracts.

## SPRING FLOWERS.

Wider Spring, like dainty maiden,  
Tiptoe lightly on the grass,  
The south wind calls the flowers,  
To meet and see her pass.  
So in the pleasant woodlands,  
And in the sheltered dell,  
Come forth the little flowers,  
That love the spring so well.  
Her soft, white, blushing cheeks,  
Her eyes like dewdrops bright,  
Her lips like coral, and her hair,  
As soft as downy white.  
No need to blush so, darling,  
You are so sweet and young,  
Are full of wondrous sweetness,  
And delicate perfume.  
The wind-flower walks early  
From winter's sleep,  
From the surrounding snow-drifts,  
Her daisy-like blossoms open.  
For the snow has melted,  
From sunny garden beds,  
The snow-drops and the crocuses  
Uplift their little heads.  
Mead violets close nestled,  
Spring beauties in the rain,  
In their joyous play,  
The touch of April rain.  
Peach blossoms are peeping  
From out a cloak of green,  
But blood-red roses are waiting  
To greet the youthful queen.  
Jack in the pulpit proaches,  
To herald in the wood,  
The flowers nodding listen,  
As they are wooed.  
Song without words is floating  
Down from the evening linns,  
For in this vast cathedral  
The birds sing all the hymns.  
Wake-robins sit demurely  
In plain and sober dress,  
But if occasion offers,  
Can flirt with Jack, I guess.  
Cowbirds and dandelions  
Besprinkle meadow grass;  
While many more are gathered  
By the roadside and in lanes.  
She's coming, calls the south wind,  
The bee is on the wing,  
The birds all singing sweetly,  
Fly to her welcoming.  
No royal queen so beautiful  
From ancient days is known,  
But such her worth of them,  
Proclaim the birds and bees.  
Led on by wild birds' music,  
And to the best of music,  
To the fair spring so lovely,  
To the sweetest of music,  
With banners gay waving,  
And sunny signs overhead,  
The fair, sweet flowers of spring time,  
March on with airy tread.

## CURIOSITIES OF LONDON.

How few of the great crowds of City people who daily resort to and traffic in Minging-lane are aware that the long and still narrow thoroughfare, now filled with handsome warehouses, was once the property of the Minchins, or Nuns of St. Helen's, in Bishopsgate-street, by virtue of their having certain tenements within the district. All that now remains as a memorial of their power and right over the neighbourhood is the name of Minging-lane, as it was written formerly, Minchin-lane. In the immediate neighbourhood are Crutched Friars, once a monastery called the Crossed Friars, founded in 1283, and the Minories, so named from a convent of St. Clare or Minorites; for the reception of poor ladies, founded by Blanche, Queen of Navarre and her husband, the Earl of Lancaster, in 1322. Nothing but the names of these places in altered form remain at the present day to remind us of their origin and charitable use. But in regard to Minging-lane there is another interesting point of history. Here was once a colony of strangers, chiefly Genoese, who dealt in wines and other merchandise, and probably laid the foundation of the present trade and character of the locality. These people were known as "gally-men" from the bringing of their cargoes up the river in vessels worked by oars, as well as sailors, called galleys, a name preserved at the present time in the "Gully Key," opening into Thames-street, where these Genoese landed their goods, and where similar commodities are brought into the City now. It appears they used certain coins of silver amongst themselves and others, which were called halfpence, known as "gally halfpence" by their customers in London. The use of such coins was forbidden in the thirteenth year of Henry IV., and again by Act of Parliament in the fourth year of Henry V. Under the title of "Halfpence of Genoa," it was enacted:—That if any person brought into this realm gally halfpence, sushins, or doddins, he should be punished as a thief; and that he took or paid such money was to forfeit all his lands, shillings, or half to the King, and the other to him that would sue. These coins are very rare now, but specimens may be seen in the British Museum, and in the cabinets of some of our best private collectors.—Globe.

## SHAW THE LIFE GUARDSMAN.

Of all the heroes of Waterloo, Shaw, the English Life Guardsman, towers above them all. "The line of cavalry," says John Scott, "at the commencement of the engagement, was drawn up a little in the rear of the main body, and the shot and shells flew thickly among them, which they were compelled to sustain without moving. Nothing tries a gallant spirit more than this. Shaw was hit and wounded in the leg; his officer desired him to fall out. 'Please God,' said this brave fellow, 'I shall leave my colours yet.' Shortly after orders came down that the cavalry should advance; the whole line moved forward to the top of the hill. Here they saw our artillerymen running from their guns, attacked by heavy masses of French dragoons. 'It was crossed amongst ourselves,' said a private to Scott, 'that when we began to move, we should give three cheers, but our men were not regular enough, though we made noise enough.' Shaw was fighting seven or eight hours, dealing destruction to all around him; at one time he was attacked by six of the French Imperial Guard, four of whom he killed, but at last fell by the remaining two. A comrade, who was by his side a great part of the day, noticed one particular cut, which is worth recording. As he was getting down the rising ground into the hollow road, a cuirassier vaulted and gave point at him. Shaw parried the thrust, and before the Frenchman recovered, cut him right through his breast helmet to the chin, and 'his face fell off him like a bit of apple.' A Life Guardsman, whose desperate wounds went quite through his body, told John Scott that he was left upon the ground within the French lines, wounded in a charge; he threw his helmet from him, for his enemies were chiefly exasperated against our heavy dragoons, by whom they had suffered so much. After some time he raised his head, two French lancers saw the movement, and galloping up to him, dropped both their weapons into his side; they left him for dead, but he still retained life, and shortly afterwards a plundering party came down from the enemy's position. They stripped the poor fellow, and several of them, who had been in England as prisoners of war, took this favourable opportunity of reading him a lecture on several political facts and principles, such as the rights of the French nation to choose its own sovereign, and the perfidy and rapacity of England, whose insatiable greed was even at work producing war, and the various varieties of discussion. After the war the Life Guardsman was stripped, they sent him to the rear, but being too weak to walk, he was dragged with his feet trailing along the ground for fourteen miles, being occasionally struck by those about him, in force

him to move his legs. He saw several of his fellow prisoners murdered; but the French being in full retreat as the night came on, and closely pursued by the Prussians, they at last permitted the miserable man to sink down on the dunghill of an inn, in one of the small towns through which they were at the time passing. Here he lay with blood running about him, he was awakened from a kind of drowsy state by some creeping down by a kind of ditch, he turned his head, and saw his side. He turned his head, and saw his side, the famous Shaw, who could scarcely crawl to the heap, being almost out of pieces. 'Ah, my dear fellow, I'm done for!' faintly whispered the latter; but few words passed between them, and they soon dropped asleep. In the morning poor Shaw was lying dead, with his face leaning on his hand. Shaw, says Scott, carried death to every one against whom he rode; he is said to have killed a number of the cuirassiers sufficient to make a show against the list of slain furnished for any of Homer's heroes. His death was occasioned rather by the loss of blood from many cuts than the magnitude of his wound; he had been riding about, fighting the whole of the day with his body streaming, and at night, drenched as we have seen, he died.

## WAVE MOTION.

In the earliest writings of the ancients we find the notion that sound is conveyed by the air. Aristotle gives expression to this notion, and the great architect Vitruvius compares the waves of sound to waves of water. But the real mechanism of wave motion was hidden from the ancients, and was not made clear until the time of Newton. The central difficulty of the subject was to distinguish between the motion of the wave itself and the motion of the particles which at any moment constitute the wave. Stand upon the sea-shore and observe the advancing rollers before they are distorted by the friction of the bottom. Every wave has a back and a front, and if you clearly see that the image of the moving wave, you will see that every particle of water along the front of the wave is in the act of rising, while the particle along its back is in the act of sinking. The particles in front reach in succession the crest of the wave, and as soon as the crest is passed they begin to fall. They then reach the furrow or trough of the wave, and can sink no farther. Immediately afterwards they become the front of the succeeding wave, rise again upon the crest, and then sink, and then rise again. Thus, while the waves pass onward horizontally, the individual particles are simply lifted up and down vertically. Observe a sea-fowl, or, if you are a swimmer, abandon yourself to the action of the waves; you are not carried forward, but simply rocked up and down. The propagation of a wave is the propagation of a form, and not the transference of the substance which constitutes the wave.—From "Six Lectures on Light," by John Tyndall, L.D., F.R.S.

**Insurance.**  
**POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED.**  
CHAS. H. MORGAN, Agent.  
19 968 Hongkong, 18th June, 1873.

**QUEEN INSURANCE COMPANY.**  
NORTON, LYALL & Co., Agents.  
11 174 24th June, 1873.

**THE QUEEN INSURANCE COMPANY.**  
CAPITAL—TWO MILLION STERLING.  
THE Underwritten having been appointed Agents for the above Company at this Port, are prepared to grant Policies against Fire, to the extent of \$10,000, on Buildings or on Goods stored therein.

**NORTON, LYALL & Co., Agents.**  
11 174 24th June, 1873.

**THE QUEEN INSURANCE COMPANY.**  
CAPITAL—TWO MILLION STERLING.  
THE Underwritten having been appointed Agents for the above Company at this Port, are prepared to grant Policies against Fire, to the extent of \$10,000, on Buildings or on Goods stored therein.

**NORTON, LYALL & Co., Agents.**  
11 174 24th June, 1873.

**CHINESE INSURANCE COMPANY, (LIMITED).**  
NOTICE.  
POLICIES granted at current rates on Marine Risks to all parts of the World. The Articles of Association, Two-thirds of the Profits are distributed annually to Contributors, whether Shareholders or not, in proportion to the net amount of Premium contributed by each, the remaining third being carried to Reserve Fund.

**OUTFANT & Co., General Agents.**  
11 911 Hongkong, 17th April, 1873.

**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**  
REDUCTION IN THE RATES OF PREMIUM.  
Detached and semi-detached Dwelling Houses, removed from town, 1 per centum, and their contents, 1 per centum.

**Other Dwelling Houses (detached) situated in the suburbs, 1 per centum.**  
Other Dwelling Houses (detached) situated in the suburbs, 1 per centum.

**On and after this date, a discount of 20 per cent. off the above rates will be allowed to Insurers.**  
**GILMAN & Co., Agents.**  
11 168 Hongkong, 24th June, 1873.

**VICTORIA FIRE INSURANCE COMPANY, LIMITED.**  
THIS Company, with its Head Office at Hongkong, has Agents at the various Ports of China and Japan, and is prepared to issue Policies of Insurance, at the current rates of Premium at the respective places.

**AUGUSTINE HEARD & Co., Agents.**  
11 557 Hongkong, 1st April, 1873.

**YANG-TSE INSURANCE ASSOCIATION OF SHANGHAI.**  
CAPITAL AND SURPLUS 765,000 TAELS.  
POLICIES granted on Marine Risks to all parts of the World, at current rates.

**THE ASSOCIATION will, until further notice, provide out of the earnings, first for the interest on the capital, and then for the shareholders, and thereafter distribute among Policyholders annually, in cash, ALL the profits of the Underwriting Business, pro rata to amount of premium contributed.**  
**RUSSELL & Co., Agents.**  
11 168 Hongkong, 9th July, 1873.

**TRANSATLANTIC FIRE INSURANCE COMPANY OF HAMBURG.**  
THE Underwritten having been appointed Agents for the above Company, are prepared to accept risks against Fire, subject to a bonus of 20 per cent.

**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE GLOBE MARINE INSURANCE COMPANY, LIMITED, LONDON.**  
THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.

**THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.**  
THE Attention of Shippers is called to the fact that the Shareholders of this Company, after paying the Shareholders a dividend of 10 per cent. on their paid-up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst the Insurers as have paid during the year 2000 and upwards in premium. Particulars can be obtained at the Office of the Company.

**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.**  
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.

**THE Attention of Shippers is called to the fact that the Shareholders of this Company, after paying the Shareholders a dividend of 10 per cent. on their paid-up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst the Insurers as have paid during the year 2000 and upwards in premium. Particulars can be obtained at the Office of the Company.**  
**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.**  
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.

**THE Attention of Shippers is called to the fact that the Shareholders of this Company, after paying the Shareholders a dividend of 10 per cent. on their paid-up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst the Insurers as have paid during the year 2000 and upwards in premium. Particulars can be obtained at the Office of the Company.**  
**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.**  
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.

**THE Attention of Shippers is called to the fact that the Shareholders of this Company, after paying the Shareholders a dividend of 10 per cent. on their paid-up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst the Insurers as have paid during the year 2000 and upwards in premium. Particulars can be obtained at the Office of the Company.**  
**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.**  
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.

**THE Attention of Shippers is called to the fact that the Shareholders of this Company, after paying the Shareholders a dividend of 10 per cent. on their paid-up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst the Insurers as have paid during the year 2000 and upwards in premium. Particulars can be obtained at the Office of the Company.**  
**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.**  
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.

**THE Attention of Shippers is called to the fact that the Shareholders of this Company, after paying the Shareholders a dividend of 10 per cent. on their paid-up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst the Insurers as have paid during the year 2000 and upwards in premium. Particulars can be obtained at the Office of the Company.**  
**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.**  
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.

**THE Attention of Shippers is called to the fact that the Shareholders of this Company, after paying the Shareholders a dividend of 10 per cent. on their paid-up Capital, distribute 25 per cent. of the surplus of the profits pro rata amongst the Insurers as have paid during the year 2000 and upwards in premium. Particulars can be obtained at the Office of the Company.**  
**SIEMSEN & Co., Agents.**  
11 39 Hongkong, 16th November, 1872.

**THE OOSTERLING SEA AND FIRE INSURANCE COMPANY OF BATAVIA.**  
THE SAMARANG SEA AND FIRE INSURANCE COMPANY OF SAMARANG.

## Insurance.

**PHENIX FIRE INSURANCE COMPANY.**  
FROM this date, until further notice, a discount of Twenty per cent. (20%) upon the current local rates of premium will be allowed upon insurances effected with this Company.  
**DOUGLAS LAFRAIC & Co., Agents.**  
11 192 Hongkong, 27th June, 1873.

**LONDON AND PROVINCIAL MARINE INSURANCE COMPANY.**  
THE Underwritten having been appointed Agents for the above Company at this Port, are prepared to grant Marine risks at current rates.

**AUGUSTINE HEARD & Co., Agents.**  
11 471 Hongkong, 6th March, 1868.

**OMMAN MARINE INSURANCE COMPANY, LONDON.**  
INCORPORATED 1859.  
CAPITAL, 21,000,000.

**THE Underwritten having been appointed Agents for the above Company at this Port, are prepared to accept Marine Risks and insurances at current rates.**  
**AUGUSTINE HEARD & Co., Agents.**  
11 1351 Hongkong, 7th June, 1867.

**LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.**  
FROM this date, until further notice, a discount of Twenty per cent. (20%) upon the current local rates of premium will be allowed upon insurances effected with this Company.  
**DOUGLAS LAFRAIC & Co., Agents.**  
11 1193 Hongkong, 27th June, 1873.

**MANCHESTER FIRE ASSURANCE COMPANY OF MANCHESTER AND LONDON.**  
THE Underwritten having been appointed Agents for the above Company at Hongkong, Canton, Pootung, Shanghai, and Hankow, and are prepared to grant Insurances at Current Rates.

**HOLLIDAY, WISE & Co., Agents.**  
11 1593 Hongkong, 15th October, 1868.

**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**  
FROM and after this date the following rates will be charged on SHORT PERIOD insurances, viz:—

Not exceeding 1 month of the annual rate, 10 per cent. do. do.  
Above 1 month and not exceeding 3 months, 15 per cent. do. do.  
Above 3 months and not exceeding 6 months, 20 per cent. do. do.  
Above 6 months and not exceeding 12 months, 25 per cent. do. do.

**Not exceeding the full annual rate.**  
**N.B.**—Short period Policies can be renewed, for a term to complete 12 months, the premium charged for such prolonged term being the balance of the Annual Premium.

**On and after this date, a discount of 20 per cent. off the above rates will be allowed to Insurers.**  
**GILMAN & Co., Agents.**  
11 1167 Hongkong, 24th June, 1873.

**BATAVIA SEA AND FIRE INSURANCE COMPANY.**  
THE Underwritten having been appointed Agents for the above Company at this Port, are prepared to grant Policies against Fire, to the extent of \$10,000, on Buildings or on Goods stored therein.

**RUSSELL & Co., Agents.**  
11 1022 Hongkong, 1st April, 1868.

**IMPERIAL FIRE INSURANCE COMPANY.**  
THE Underwritten having been appointed Agents for the above Company at this Port, are prepared to grant Policies against Fire, to the extent of \$10,000, on Buildings or on Goods stored therein.

**GIBB, LIVINGSTON & Co., Agents.**  
11 Hongkong, 24th August, 1864.

**BATAVIA SEA AND FIRE INSURANCE COMPANY.**  
THE Underwritten are now prepared to grant, on behalf of the above Company, Policies against Fire, First-class Buildings, to an extent of \$10,000.

**A discount of Twenty per cent. (20%) upon the current local rates of premium will be allowed on all premium charged for insurances; such discount being deducted at the time of the issue of policy.**  
**RUSSELL & Co., Agents.**  
11 15 Hongkong, 1st January, 1873.

**ROYAL INSURANCE COMPANY.**  
THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice:

Detached and semi-detached Dwelling Houses (removed from the town and their contents) 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.

**On and after this date, a discount of 20 per cent. off the above rates will be allowed to Insurers.**  
**GILMAN & Co., Agents.**  
11 168 Hongkong, 24th June, 1873.

**CHINA TRADES INSURANCE COMPANY, LIMITED.**  
NOTICE.  
IN conformity with the Special Resolutions adopted and confirmed at the Extraordinary Meetings of Shareholders held on the 15th and 16th instants, altering Clauses Nos. 130, 131, 132, and 133 of the Articles of Association, (such changes) to take effect from 1st November, 1873, the Net Profits of the Company will, from that date, be distributed as follows, viz:—

Two-thirds (2/3rds) to all contributors, whether shareholders or not, in proportion to the net amount of premium contributed by each.  
One-third (1/3rd) to Shareholders generally, according to the number of shares held by each.

**AUGUSTINE HEARD & Co., General Agents.**  
11 514 Hongkong, 16th February, 1873.

**NOTICE.**  
**IMPERIAL FIRE OFFICE.**  
FROM and after this date the following rates will be charged SHORT PERIOD insurances, viz:—

Not exceeding Ten days of the annual rate, 10 per cent. do. do.  
Above 10 days and not exceeding 1 month, 15 per cent. do. do.  
Above 1 month and not exceeding 3 months, 20 per cent. do. do.  
Above 3 months and not exceeding 6 months, 25 per cent. do. do.  
Above 6 months and not exceeding 12 months, 30 per cent. do. do.

**Not exceeding the full annual rate.**  
**GIBB, LIVINGSTON & Co., Agents.**  
11 675 Hongkong, 16th August, 1868.

**THE CHINA FIRE INSURANCE COMPANY, LIMITED.**  
HEAD OFFICE—HONGKONG.  
BRANCHES at all the Treaty Ports of China and Japan, and at Singapore, Saigon, and Pootung.

Risks accepted, and Policies of Insurance granted at the rates of Premium current at the above-named Ports, subject to the usual conditions of the Company. No charge for Policy fees.

**JAS. B. COUGHTRY, Secretary.**  
Hongkong, 1st November, 1871.

**IMPERIAL FIRE INSURANCE CO.**  
FOR Insuring Houses and other Buildings, Goods, Wares, Merchandise, Manufactures, and all kinds of property, on Fire, Marine, and all other risks, at the lowest rates, and on the most favorable terms.

**Agents for the above Company at this Port, are prepared to grant Policies against Fire, to the extent of \$10,000, on Buildings or on Goods stored therein.**  
**GIBB, LIVINGSTON & Co., Agents.**  
11 Hongkong, 24th August, 1864.

**BATAVIA SEA AND FIRE INSURANCE COMPANY.**  
THE Underwritten are now prepared to grant, on behalf of the above Company, Policies against Fire, First-class Buildings, to an extent of \$10,000.

**A discount of Twenty per cent. (20%) upon the current local rates of premium will be allowed on all premium charged for insurances; such discount being deducted at the time of the issue of policy.**  
**RUSSELL & Co., Agents.**  
11 15 Hongkong, 1st January, 1873.

**ROYAL INSURANCE COMPANY.**  
THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice:

Detached and semi-detached Dwelling Houses (removed from the town and their contents) 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.

**On and after this date, a discount of 20 per cent. off the above rates will be allowed to Insurers.**  
**GILMAN & Co., Agents.**  
11 168 Hongkong, 24th June, 1873.

**CHINA TRADES INSURANCE COMPANY, LIMITED.**  
NOTICE.  
IN conformity with the Special Resolutions adopted and confirmed at the Extraordinary Meetings of Shareholders held on the 15th and 16th instants, altering Clauses Nos. 130, 131, 132, and 133 of the Articles of Association, (such changes) to take effect from 1st November, 1873, the Net Profits of the Company will, from that date, be distributed as follows, viz:—

Two-thirds (2/3rds) to all contributors, whether shareholders or not, in proportion to the net amount of premium contributed by each.  
One-third (1/3rd) to Shareholders generally, according to the number of shares held by each.

**AUGUSTINE HEARD & Co., General Agents.**  
11 514 Hongkong, 16th February, 1873.

**NOTICE.**  
**IMPERIAL FIRE OFFICE.**  
FROM and after this date the following rates will be charged SHORT PERIOD insurances, viz:—

Not exceeding Ten days of the annual rate, 10 per cent. do. do.  
Above 10 days and not exceeding 1 month, 15 per cent. do. do.  
Above 1 month and not exceeding 3 months, 20 per cent. do. do.  
Above 3 months and not exceeding 6 months, 25 per cent. do. do.  
Above 6 months and not exceeding 12 months, 30 per cent. do. do.

**Not exceeding the full annual rate.**  
**GIBB, LIVINGSTON & Co., Agents.**  
11 675 Hongkong, 16th August, 1868.

**THE CHINA FIRE INSURANCE COMPANY, LIMITED.**  
HEAD OFFICE—HONGKONG.  
BRANCHES at all the Treaty Ports of China and Japan, and at Singapore, Saigon, and Pootung.

Risks accepted, and Policies of Insurance granted at the rates of Premium current at the above-named Ports, subject to the usual conditions of the Company. No charge for Policy fees.

**JAS. B. COUGHTRY, Secretary.**  
Hongkong, 1st November, 1871.

**IMPERIAL FIRE INSURANCE CO.**  
FOR Insuring Houses and other Buildings, Goods, Wares, Merchandise, Manufactures, and all kinds of property, on Fire, Marine, and all other risks, at the lowest rates, and on the most favorable terms.

**Agents for the above Company at this Port, are prepared to grant Policies against Fire, to the extent of \$10,000, on Buildings or on Goods stored therein.**  
**GIBB, LIVINGSTON & Co., Agents.**  
11 Hongkong, 24th August, 1864.

**BATAVIA SEA AND FIRE INSURANCE COMPANY.**  
THE Underwritten are now prepared to grant, on behalf of the above Company, Policies against Fire, First-class Buildings, to an extent of \$10,000.

**A discount of Twenty per cent. (20%) upon the current local rates of premium will be allowed on all premium charged for insurances; such discount being deducted at the time of the issue of policy.**  
**RUSSELL & Co., Agents.**  
11 15 Hongkong, 1st January, 1873.

**ROYAL INSURANCE COMPANY.**  
THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice:

Detached and semi-detached Dwelling Houses (removed from the town and their contents) 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.

**On and after this date, a discount of 20 per cent. off the above rates will be allowed to Insurers.**  
**GILMAN & Co., Agents.**  
11 168 Hongkong, 24th June, 1873.

## Insurance.

**CHINA AND JAPAN MARINE INSURANCE COMPANY.**  
FROM and after this date the following rates will be charged SHORT PERIOD insurances, viz:—

Not exceeding Ten days of the annual rate, 10 per cent. do. do.  
Above 10 days and not exceeding 1 month, 15 per cent. do. do.  
Above 1 month and not exceeding 3 months, 20 per cent. do. do.  
Above 3 months and not exceeding 6 months, 25 per cent. do. do.  
Above 6 months and not exceeding 12 months, 30 per cent. do. do.

**Not exceeding the full annual rate.**  
**GIBB, LIVINGSTON & Co., Agents.**  
11 675 Hongkong, 16th August, 1868.

**THE CHINA FIRE INSURANCE COMPANY, LIMITED.**  
HEAD OFFICE—HONGKONG.  
BRANCHES at all the Treaty Ports of China and Japan, and at Singapore, Saigon, and Pootung.

Risks accepted, and Policies of Insurance granted at the rates of Premium current at the above-named Ports, subject to the usual conditions of the Company. No charge for Policy fees.

**JAS. B. COUGHTRY, Secretary.**  
Hongkong, 1st November, 1871.

**IMPERIAL FIRE INSURANCE CO.**  
FOR Insuring Houses and other Buildings, Goods, Wares, Merchandise, Manufactures, and all kinds of property, on Fire, Marine, and all other risks, at the lowest rates, and on the most favorable terms.

**Agents for the above Company at this Port, are prepared to grant Policies against Fire, to the extent of \$10,000, on Buildings or on Goods stored therein.**  
**GIBB, LIVINGSTON & Co., Agents.**  
11 Hongkong, 24th August, 1864.

**BATAVIA SEA AND FIRE INSURANCE COMPANY.**  
THE Underwritten are now prepared to grant, on behalf of the above Company, Policies against Fire, First-class Buildings, to an extent of \$10,000.

**A discount of Twenty per cent. (20%) upon the current local rates of premium will be allowed on all premium charged for insurances; such discount being deducted at the time of the issue of policy.**  
**RUSSELL & Co., Agents.**  
11 15 Hongkong, 1st January, 1873.

**ROYAL INSURANCE COMPANY.**  
THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice:

Detached and semi-detached Dwelling Houses (removed from the town and their contents) 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.  
Other Dwelling Houses (detached) situated in the suburbs, 1 per cent.